

August 28, 2012

Dear Commissioner Kitzman,

As both a physician and a legislator, I have been following some of the developments in rulemaking regarding consumer protections at TDI and would like to express my views on those matters to you.

First, I understand that you have proposed striking many consumer protections adopted by former Commissioner Geeslin. Those protections were the result of years of legislation, stakeholder input, and negotiation.

Of special concern to me is the proposed removal of insurer requirements to inform patients when they may be susceptible to additional out-of-pocket costs.

In doing so, consumers are losing a vital protection. As one who sees patients from a variety of backgrounds, I have seen the hardship that unexpected costs can present. Patients become frustrated, feel overwhelmed and confused, and may be less likely to seek needed care in the future.

As a conservative, I believe in a health care system that empowers citizens to make informed choices about what is best for them or their family members. That has been a key issue in the health care debate over the past few years. This decision takes us in the wrong direction and I ask that you reconsider it.

In addition, I understand you are considering rescinding a rule that requires insurers to count the amount a consumer owes after insurance companies have paid their share toward a patient's deductible and out-of-pocket maximum. I believe this, too, would set back our efforts to make insurance affordable for more Texans. It would be a major hit for many of my patients and constituents who are already struggling to pay the costs of their health care.

In closing, the protections that have been put in place are crucial to our efforts to create a health care system that works for all Texans. I ask that you uphold these protections so that we in the Legislature do not have to step in to do so in the coming session.

Sincerely,

A handwritten signature in black ink that reads "Bob Deuell". The signature is written in a cursive, slightly slanted style.

Robert F. Deuell, M.D.  
District Two

RFD/nsk